

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10655828
	Filing Date		2003-09-05
	First Named Inventor	Phillip C. GRAVES	
	Art Unit	3692	
	Examiner Name	Dr. N. SUBRAMANIAN	
	Attorney Docket Number	62941.002015	

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22	6588658	2003-07-08	BLANK
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44	7292998	2007-11-06	GRAVES
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65	6422462	2002-07-23	COHEN
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76	5679938		1997-10-21	TEMPLETON	
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78	6226624		2001-05-01	WATSON	
79	6253027		2001-06-26	WEBER	
80	6315195		2001-11-13	RAMACHANDRAN	
81	6334525			KRAMER	
82	7246097		2007-07-17	MOVALLI	
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88	5828740		1998-10-27	KHUC	
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90	5850599		1998-12-15	SEIDERMAN	
91	5889863		1999-03-30	WEBER	
92	5987132		1999-11-16	ROWNEY	
93	6003014		1999-12-14	LEE	
94	6018570		2000-01-25	MATISON	
95	6072870		2000-06-06	NGUYEN	
96	6119105		2000-09-12	WILLIAMS	

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98	6289010		2001-09-11	VOIT	
99	6298336		2001-10-02	DAVIS	
100	6304915		2001-10-16	NGUYEN	
101	6308887		2001-10-30	KORMAN	
102	6467684		2004-06-22	NILSSON	
103	6882984		2005-04-19	BOYLE	
104	6925739		2005-08-02	PITRODA	
105	7145989		2006-12-05	BOND	
106	7536349		2009-05-19	MIK	
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109	5477038	1995-12-09	LEVINE
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111	5815561	1998-09-29	NGUYEN
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119	6714918		2004-03-30	HILLMER	
120	6018717		2000-01-25	LEE	
121	6003014		1999-12-14	LEE	
122	5721781		1998-02-24	DEO	
123	6094643		2000-07-25	ANDERSON	
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125	6333976		2001-12-25	LESLEY	
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21	20050080678	2005-04-14	ECONOMY	
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11	97/10560	WO	1997-03-20	RENNER	<input type="checkbox"/>
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41	JOHN P. CASKEY & GORDON H. SELLON, JR., Is the Debit Card Revolution Finally Here?, Federal Reserve Bank of Kansas City Economic Review, Fourth Quarter 1994, at 79.	<input type="checkbox"/>
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**INFORMATION DISCLOSURE
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49	U.S. Provisional Patent Application No. 60/108,762, "Electronic Payment System", David RESNICK, Published 02/06/2001	<input type="checkbox"/>
50	U.S. Provisional Patent Application No. 60/141,994, "Precash Payment System", David RESNICK, published 02/06/2001	<input type="checkbox"/>

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